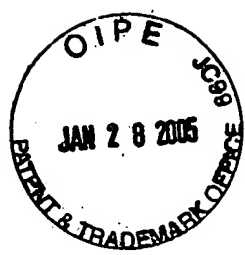


1-31-05

IFW/3621



PATENT  
020530

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit:	3621	:	
Examiner:	Cheung, M.	:	
In re application of:		:	METHOD AND APPARATUS FOR
		:	A MORTGAGE LOAN ORIGINATOR
		:	COMPLIANCE ENGINE
	Broadbent et al.	:	
Serial No.:	09/645,217	:	
Filing Date:	August 24, 2000	:	

TRANSMITTAL OF FORMAL DRAWINGS

Pittsburgh, Pennsylvania 15222  
January 28, 2005

Commissioner for Patents  
P.O. Box: 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the enclosed Notice Regarding Drawings and Form PTO-948  
mailed January 19, 2005, enclosed please find formal drawings for above-mentioned

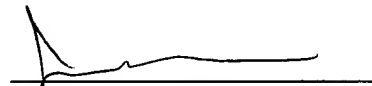
"Express Mail" mailing label number  
EU150828472US

Date of Deposit January 28, 2005

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

application. If the undersigned can be of any assistance to the Examiner, please contact the undersigned at the number set forth below.

Respectfully submitted,

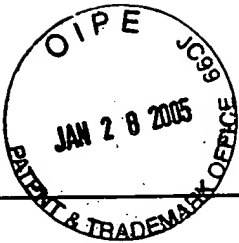
  
Jonathan C. Parks  
Registration No. 40,120

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Customer No. 26285



## UNITED STATES PATENT AND TRADEMARK OFFICE

UNDER SECRETARY OF COMMERCE FOR INTELLECTUAL PROPERTY AND  
DIRECTOR OF THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NUMBER	035 FILING DATE	FIRST NAME APPLICANT	ATTORNEY DOCKET NUMBER
09/654217	08/24/2000	David F. Broadbent	437312000400

Robert V Racunas Jr Esq  
Kirpatrick & Lockhart LLP  
Henry W Oliver Building  
535 Smithfield Street  
Pittsburgh PA 15222-2312

Examiner: Cheung, Mary Da Zhi Wang

Art Unit  
3621

Sheet No.  
#

Date Mailed: January 19, 2005

### Notice Regarding Drawings

Corrected drawings for the above-identified application, received in the USPTO on **August 24, 2000** still not acceptable for the reason(s) identified on the attached PTO-948. Applicant is given one opportunity to correct the informalities within a two-month time period from the mailing date of this Notice. **THIS TIME PERIOD IS NOT EXTENDABLE UNDER EITHER 37 CFR 1.136(a) OR 1.136(b).** Failure to take corrective action within the set period will result in abandonment of the application.

ATTACHMENT: PTO-948 Notice of Draftsperson's Patent Review

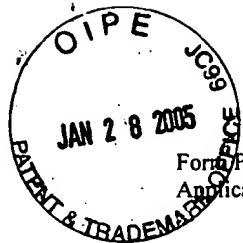
WJG

#### RETURN CORRECTED DRAWINGS TO:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450



JAN 26 2005



Form PTO-948 (Rev. 06/03)  
Application No. 9/645217

U.S. DEPARTMENT OF COMMERCE  
U.S. Patent and Trademark Office

## NOTICE OF DRAFTSPERSON'S PATENT DRAWING REVIEW

The drawing(s) filed (insert date) 8/24/00 are:

- A. ☐ approved by the Draftsperson under 37 CFR 1.84 or 1.152.  
B. ☒ objected to by the Draftsperson under 37 CFR 1.84 or 1.152 for the reasons indicated below. Corrected drawings are required.

**1. DRAWINGS.** 37 CFR 1.84(a): Acceptable categories of drawings: Black ink or Color (3 sets required).

☐ Color drawings are not acceptable until petition is granted. Fig(s) \_\_\_\_\_

☐ Pencil and non black ink not permitted. Fig(s) \_\_\_\_\_

**2. PHOTOGRAPHS.** 37 CFR 1.84(b)

☐ One (1) full-tone set is required. Fig(s) \_\_\_\_\_

☐ Photographs may not be mounted. 37 CFR 1.84(e)

☐ Photographs must meet paper size requirements of 37 CFR 1.84(f). Fig(s) \_\_\_\_\_

☐ Poor quality (half-tone). Fig(s) \_\_\_\_\_

**3. TYPE OF PAPER.** 37 CFR 1.84(e)

☐ Paper not flexible, strong, white, and durable.

Fig(s) \_\_\_\_\_

☐ Erasures, alterations, overwritings, interlineations, folds, copy machine marks not accepted.

Fig(s) \_\_\_\_\_

**4. SIZE OF PAPER.** 37 CFR 1.84(f): Acceptable sizes:

21.0 cm by 29.7 cm (DIN size A4) or

21.6 cm by 27.9 cm (8 1/2 x 11 inches)

☐ All drawing sheets not the same size.

Sheet(s) \_\_\_\_\_

☐ Drawings sheets not an acceptable size. Fig(s) \_\_\_\_\_

**5. MARGINS.** 37 CFR 1.84(g): Acceptable margins:

Top 2.5 cm Left 2.5 cm Right 1.5 cm Bottom 1.0 cm

☐ Margins not acceptable. Fig(s) 4A-C

☒ Top (T) ☒ Left (L)

☒ Right (R) ☐ Bottom (B)

**6. VIEWS.** 37 CFR 1.84(h)

REMINDER: Specification may require revision to correspond to drawing changes, e.g., if Fig. 1 is changed to Fig. 1A, Fig. 1B and Fig. 1C, etc., the specification, at the Brief Description of the Drawings, must likewise be changed.

☐ Views not labeled separately or properly.

Fig(s) \_\_\_\_\_

**7. SECTIONAL VIEWS.** 37 CFR 1.84(h)(3)

☐ Sectional designation should be noted with Arabic or Roman numbers. Fig(s) \_\_\_\_\_

**8. ARRANGEMENT OF VIEWS.** 37 CFR 1.84(i)

☐ Words do not appear on a horizontal, left-to-right fashion when page is either upright or turned so that the top becomes the right side, except for graphs. Fig(s) \_\_\_\_\_

**9. SCALE.** 37 CFR 1.84(k)

☐ Scale not large enough to show mechanism without crowding when drawing is reduced in size to two-thirds in reproduction.

Fig(s) \_\_\_\_\_

**10. CHARACTER OF LINES, NUMBERS, & LETTERS.** 37 CFR 1.84(l)

☒ Lines, numbers & letters not uniformly thick and well defined, clean, durable, and black (poor line quality). Fig(s) 3-41

**11. SHADING.** 37 CFR 1.84(m)

☐ Solid black areas pale. Fig(s) \_\_\_\_\_

☒ Solid black shading not permitted. Fig(s) 3-41

**12. NUMBERS, LETTERS, & REFERENCE CHARACTERS.** 37 CFR 1.84(p)

☒ Numbers and reference characters not plain and legible. Fig(s) 3-41

☐ Figure legends are poor. Fig(s) \_\_\_\_\_

☐ Numbers and reference characters not oriented in the same direction as the view. 37 CFR 1.84(p)(1) Fig(s) \_\_\_\_\_

☐ English alphabet not used. 37 CFR 1.84(p)(2) Fig(s) \_\_\_\_\_

☒ Numbers, letters and reference characters must be at least 32 cm (1/8 inch) in height. 37 CFR 1.84(p)(3). Fig(s) 3-41

**13. LEAD LINES.** 37 CFR 1.84(q)

☐ Lead lines missing. Fig(s) \_\_\_\_\_

**14. NUMBERING OF SHEETS OF DRAWINGS.** 37 CFR 1.84(t)

☐ Sheets not numbered consecutively, and in Arabic numbers beginning with number 1. Sheet(s) \_\_\_\_\_

**15. NUMBERING OF VIEWS.** 37 CFR 1.84(u)

☐ Views not numbered consecutively, and in Arabic numerals, beginning with number 1. Fig(s) \_\_\_\_\_

**16. DESIGN DRAWINGS.** 37 CFR 1.152

☐ Surface shading shown not appropriate.

Fig(s) \_\_\_\_\_  
☐ Solid black surface shading is not permitted except when used to represent the color black as well as color contrast. Fig(s) \_\_\_\_\_

COMMENTS:

illegible shading; data  
discussed by shading obj (Fig 4C, 5, 6,  
7-32, 37, 41)  
• lines thru data obj (Fig 34)  
• obj partly cut off obj (Fig 4C)

Reviewer WJY

If you have questions, call (703) 305-8404.

Date 1/19/05

Attachment to Paper No. \_\_\_\_\_